

UNITED STATES BANKRUPTCY COURT
Northern District of California (Oakland)

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/10/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Benjamin Jin Lau
4372 Fitzwilliam Street
Dublin, CA 94568

Case Number:
11-46337

Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.:
xxx-xx-3939

Attorney for Debtor(s) (name and address):

Patrick L. Forte
Law Offices of Patrick L. Forte
1 Kaiser Plaza #480
Oakland, CA 94612-3610
Telephone number: (510) 465-3328

Bankruptcy Trustee (name and address):

Tevis Thompson
P.O. Box 1110
Martinez, CA 94553
Telephone number: 925-228-0120

Meeting of Creditors

Date: **July 6, 2011**

Time: **12:00 PM**

Location: **Office of the U.S. Trustee, 1301 Clay St. Room 680N, Oakland, CA 94612**

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/6/11

Deadline to Object to Exemptions:

If this case has been converted, a new deadline to object to exemptions arises unless: (1) the conversion took place more than one year after a plan was first confirmed, or (2) the deadline had previously expired while the case pending under Chapter 7.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1300 Clay Street #300 (94612)
Post Office Box 2070
Oakland, CA 94604-2070
Telephone number: 510-879-3600

For the Court:

Clerk of the Bankruptcy Court:
Gloria L. Franklin

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 6/13/11

EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

United States Bankruptcy Court
Northern District of California

In re:
Benjamin Jin Lau
Debtor

Case No. 11-46337-WJL
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0971-4

User: twashingt
Form ID: B9A

Page 1 of 2
Total Noticed: 24

Date Rcvd: Jun 13, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2011.

db +Benjamin Jin Lau, 4372 Fitzwilliam Street, Dublin, CA 94568-4574
aty +Patrick L. Forte, Law Offices of Patrick L. Forte, 1 Kaiser Plaza #480,
Oakland, CA 94612-3686
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
smg +State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279-0001
11935607 +Alameda County Treasurer / Tax Collector, 1221 Oak St., Oakland, CA 94612-4222
11935609 +BAC Home Loans Servicing, LP, 450 American Street, #SV416, Simi Valley, CA 93065-6285
11935611 ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
(address filed with court: BMW Financial Services, 5515 Parkcenter Cri, Dublin, OH 43017)
11935615 +GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622
11935614 +Gilbert Toy, 100 Park Place, Ste. 202, San Ramon, CA 94583-1764
11935619 +Massingham & Associates, 4085 Nelson Avenue, Suite A, Concord, CA 94520-1257
11935621 +Wells Fargo Bank, C/o Reese Law Group, 6725 Mesa Ridge Road, Suite 240,
San Diego, CA 92121-2925

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTTTHOMPSON.COM Jun 14 2011 00:48:00 Tevis Thompson, P.O. Box 1110,
Martinez, CA 94553-0166
smg EDI: CALTAX.COM Jun 14 2011 00:48:00 CA Franchise Tax Board,
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
smg EDI: EDD.COM Jun 14 2011 00:48:00 CA Employment Development Dept., Bankruptcy Group MIC 92E,
P.O. Box 826880, Sacramento, CA 94280-0001
ust +E-mail/Text: ustpregion17.oa.ecf@usdoj.gov Jun 14 2011 01:20:31
Office of the U.S. Trustee/Oak, Office of the U.S. Trustee, 1301 Clay St. #690N,
Oakland, CA 94612-5231
11935608 +EDI: AMEREXPR.COM Jun 14 2011 00:48:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
11935610 +EDI: BANKAMER2.COM Jun 14 2011 00:48:00 Bank of America, PO Box 17054,
Wilmington, DE 19850-7054
11935612 +EDI: CAPITALONE.COM Jun 14 2011 00:48:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
11935613 EDI: CALTAX.COM Jun 14 2011 00:48:00 Franchise Tax Board, Special Procedures,
P.O. Box 2952, Sacramento, CA 95812-2952
11935617 EDI: IRS.COM Jun 14 2011 00:48:00 Internal Revenue Service,
Centralized Insolvency Operations, PO Box 21126, Philadelphia, PA 19114-0326
11935618 EDI: IRS.COM Jun 14 2011 00:48:00 Internal Revenue Service, IRS Center, Fresno, CA 93888
11935616 EDI: IRS.COM Jun 14 2011 00:48:00 Internal Revenue Service, Special Procedures,
1301 Clay St. #1400S, Oakland, CA 94612
11935620 +EDI: WFFC.COM Jun 14 2011 00:48:00 Wells Fargo Bank, PO Box 5445, Portland, OR 97228-5445
11935622 +EDI: WFFC.COM Jun 14 2011 00:48:00 Wells Fargo Business, PO Box 5445,
Portland, OR 97228-5445

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

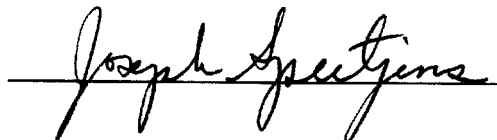
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.